

IN THE CLAIMS:

Please add the following new Claims 95-149 as follows:

-- 95. The apparatus of Claim 21, wherein the message is transmitted to the communication device in real-time.

96. The apparatus of Claim 88, wherein the at least one of the message and the information regarding the transaction is transmitted to the communication device in real-time.

97. The apparatus of Claim 88, wherein the healthcare insurance information includes information regarding at least one of a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, available healthcare insurance benefits, instructions for obtaining or claiming healthcare insurance benefits, a health-care participant, a health care provider, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, healthcare insurance

benefits claim information, and a status of a healthcare insurance benefits claim.

98. The apparatus of Claim 88, wherein the disability insurance information includes information regarding at least one of a disability insurance provider, a short-term disability insurance provider, a long-term disability insurance provider, available disability insurance benefits, instructions for obtaining or claiming disability insurance benefits, a disability insurance plan coverage, a disability insurance co-payment or deductible, disability insurance claim information, and a status of a disability insurance claim.

99. The apparatus of Claim 88, wherein the life insurance information includes information regarding at least one of a life insurance provider, available life insurance benefits, instructions for obtaining or claiming life insurance benefits, a life insurance plan coverage, a life insurance co-payment or deductible, life insurance claim information, and a status of a life insurance claim.

100. The apparatus of Claim 88, wherein the communication device is at least one of a personal

computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, and a palmtop computer.

101. The apparatus of Claim 88, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

102. The apparatus of Claim 88, wherein the apparatus is utilized on or over an intranet.

103. The apparatus of Claim 88, wherein the apparatus is utilized to at least one of make a purchase and place an order in connection with at least one of an employee discount program and a buying service.

104. The apparatus of Claim 88, wherein the employee benefits account information is updated in real-time.

105. The apparatus of Claim 88, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a

healthcare benefits provider and a change in healthcare insurance coverage.

106. The apparatus of Claim 88, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a disability insurance provider and a change in disability insurance coverage.

107. The apparatus of Claim 88, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a life insurance provider and a change in life insurance coverage.

108. The apparatus of Claim 88, wherein the communication device transmits at least one of an electronic mail transmission, a facsimile transmission, an electronic form submission, and an electronic form transmission, to at least one of a receiver associated with the apparatus and a provider computer.

109. The apparatus of Claim 88, wherein the

apparatus is utilized to pool employees from different employers to obtain employee benefits.

110. The apparatus of Claim 88, wherein the at least one individual utilizes at least one of a fund, money, and a credit, provided by an employer to obtain benefits from a benefits provider.

111. The apparatus of Claim 88, wherein the apparatus is utilized in conjunction with at least one of an intelligent agent, a software agent, and a mobile agent.

112. The apparatus of Claim 88, wherein at least one of the transmitter and a provider computer transmits at least one of a benefits requests form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

113. The apparatus of Claim 88, wherein the apparatus provides information regarding at least one of a change to a benefit, a changes to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits

information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and benefits information, a making of a payment to at least one of a deferred income savings account and a pension account, to the communication device.

114. The apparatus of Claim 88, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

115. The apparatus of Claim 88, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

116. The apparatus of Claim 88, wherein the apparatus is utilized in conjunction with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim

form, at least one of a goods order form and a service order form, and a benefit request form.

117. The apparatus of Claim 88, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

118. The apparatus of Claim 89, wherein the message is transmitted to the communication device in real-time.

119. The apparatus of Claim 89, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, and a palmtop computer.

120. The apparatus of Claim 89, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

121. The apparatus of Claim 89, wherein the apparatus is utilized on or over an intranet.

122. The apparatus of Claim 89, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a healthcare benefits provider and a change in healthcare insurance coverage.

123. The apparatus of Claim 89, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a disability insurance provider and a change in disability insurance coverage.

124. The apparatus of Claim 89, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a life insurance provider and a change in life insurance coverage.

125. The apparatus of Claim 89, wherein the database stores information regarding an individual benefits account.



126. The apparatus of Claim 89, wherein the apparatus is utilized to pool employees from different employers to obtain employee benefits.

127. The apparatus of Claim 89, wherein an employee utilizes at least one of a fund, money, and a credit, provided by an employer to obtain benefits from a benefits provider.

128. The apparatus of Claim 89, wherein the apparatus is utilized in conjunction with at least one of an intelligent agent, a software agent, and a mobile agent.

129. The apparatus of Claim 89, wherein the apparatus provides information regarding at least one of a change to a benefit, a changes to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and benefits information, a making of a payment to at least one of a deferred income

savings account and a pension account, to the communication device.

130. The apparatus of Claim 89, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

131. The apparatus of Claim 89, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

132. The apparatus of Claim 89, wherein the apparatus is utilized in conjunction with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

133. The apparatus of Claim 89, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

134. The apparatus of Claim 90, wherein the message is transmitted to the communication device in real-time.

135. The apparatus of Claim 90, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, and a palmtop computer.

136. The apparatus of Claim 90, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

137. The apparatus of Claim 90, wherein the apparatus is utilized on or over an intranet.

138. The apparatus of Claim 90, wherein the employee benefits information is updated in real-time.

139. The apparatus of Claim 90, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a healthcare benefits provider and a change in healthcare insurance coverage.

140. The apparatus of Claim 90, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a disability insurance provider and a change in disability insurance coverage.

141. The apparatus of Claim 90, wherein the processing device processes information regarding at least one of a transaction involving a purchase of a benefit from a life insurance provider and a change in life insurance coverage.

142. The apparatus of Claim 90, wherein the apparatus is utilized to at least one of perform an allocation of pension funds among various vehicles or options, change an employee pension plan contribution

on-line, file a pension benefits claim, and determine a status of a pending pension benefits claim.

143. The apparatus of Claim 90, wherein the apparatus is utilized to at least one of allocate retirement funds among various investment vehicles or options and change a contribution to a retirement account via the communication device.

144. The apparatus of Claim 90, wherein the database stores information regarding an individual benefits account.

145. The apparatus of Claim 90, wherein the apparatus is utilized to pool employees from different employers to obtain employee benefits.

146. The apparatus of Claim 90, wherein the apparatus is utilized in conjunction with at least one of an intelligent agent, a software agent, and a mobile agent.

147. The apparatus of Claim 90, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile

transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

148. The apparatus of Claim 90, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

149. The apparatus of Claim 90, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation. --

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Please amend Claims 60 and 88 as follows:

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60. (Amended) The apparatus of Claim 21, wherein the apparatus is utilized to at least one of perform an allocation of pension funds among various vehicles or options, change an employee pension plan contribution on-line, file a pension benefits claim, and determine a status of a pending pension benefits claim.

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88. (Amended) An apparatus for providing employee benefits information, comprising:

a database for storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the database contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual;

a processing device, wherein the processing device processes information regarding the employee benefits account information, wherein the processing device is capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least

one of the provider of at least one of healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between the employer or contracting entity and the at least one individual, wherein the processing device at least one of generates a message in response to the request for employee benefits information and generates information regarding the transaction; and

at least one of an output device for outputting at least one of the message and the information regarding the transaction, a display device for displaying at least one of the message and the information regarding the transaction, and a transmitter for transmitting at least one of the message and the information regarding the transaction to a communication device associated with the at least one individual.

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**MARKED-UP VERSION SHOWING CHANGES MADE TO CLAIMS 60 AND 88:**

60. (Amended) The apparatus of Claim 21, wherein the apparatus is utilized to at least one of perform an allocation of pension funds among various vehicles or



options, change an employee pension plan contribution on-line, file a pension benefits claim, and determine [of] a status of a pending pension benefits claim.

88. (Amended) An apparatus for providing employee benefits information, comprising:

a database for storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the database contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual;

a processing device, wherein the processing device processes information regarding the employee benefits account

information, wherein the processing device is capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least one of the provider of at least one of healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between the employer or contracting entity and the at least one individual, wherein the processing device at least one of generates a message in response to the request for employee benefits information and generates information regarding the transaction; and

at least one of an output device for outputting at least one of the message and the information regarding the transaction, a display device for displaying at least one of the message and the information regarding the transaction, and a transmitter for transmitting at least one of the message and the information regarding the transaction to a

communication device associated with the at least one individual.